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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Application No.	Filed:	Inventor(s):	Atty. Dkt.:
09/835,605	April 16, 2001	Ciampi et al.	045390-01-5012 [formerly 10371/8]
Title: FAIR-VALUE PRICING OF A FINANCIAL ASSET			
Examiner: Daniel S. Felten			Art Unit: 3624

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED DECEMBER 15, 2004

Dear Sir:

In response to the Office Action mailed December 15, 2004, Applicants submit the following amendments and remarks.